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OCT 1 8 2004

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Application of:	§	Attorney Docket No.:
JERRY WALTER MALCOLM	§	AT9-97-314
	§	
	§	Examiner: ANDREW J. RUDY
Serial No.: 08/909,340	§	
	§	
Filed: 08/11/1997	§	
	§	
Title: GROUPING SELECTED	§	Group Art Unit: 3627
TRANSACTIONS IN ACCOUNT	§	
LEDGER	§	
	§	

DECLARATION OF PRIOR INVENTION IN THE UNITED STATES TO OVERCOME CITED PATENT UNDER 37 C.F.R. § 1.131

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

PURPOSE OF DECLARATION

This Declaration is to establish completion of the invention in this Application in the United States at a date prior to March 28, 1997 which is the effective filing date of United States Patent No. 6,041,312, issued to Bickerton et al. on March 21, 2000, and cited by the Examiner.

The person making this Declaration is the sole inventor.

FACTS AND DOCUMENTARY EVIDENCE

To establish the date of completion of this Application, Applicant submits herewith International Business Machines Corporation Invention Disclosure Form AT897-0290, titled "Grouping Selected Transactions in Account Ledger," updated on March 12, 1997, from which it can be seen that the invention in this Application was conceived at least by March 12, 1997, a date which is earlier than the effective date of the reference.

Applicant asserts that the content of the attached Invention Disclosure is sufficiently complete to form a constructive reduction to practice.

DILIGENCE

In the event the Examiner determines that the Invention Disclosure Form submitted herewith lacks sufficient completeness to constitute a constructive reduction to practice, Applicant hereby asserts diligence in the completion of this invention and the filing thereof from a time prior to March 28, 1997 continuously up to the date of the constructive reduction to practice. At all times between March 12, 1997 and August 11, 1997, Applicant was diligent in that the Invention Disclosure was submitted to the Intellectual Property Law Department of International Business Machines Corporation and was processed as required by corporate policies. That Disclosure was then evaluated by a Patent Committee and filing of the parent application was authorized. Thereafter, the Invention Disclosure was submitted to counsel who was diligent in preparation of the parent patent Application which was filed on August 11, 1997.

TIME OF PRESENTATION OF THE DECLARATION

This Declaration is submitted upon the filing of a Request for Continued Examination on
OCTOBER 12, 2004

DECLARATION

As a person signing below, I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the U.S.C., and that such willful, false statements may jeopardize the validity of the Application or any patent issued thereon.

Jerry Walter Malcolm
JERRY WALTER MALCOLM

OCT 18 2004
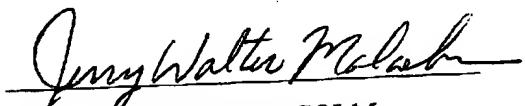
Problem

Often times a deposit or other financial transaction is entered as multiple separate entries in the local online ledger, such as in the Quicken Home Financial software or similar personal finance managers. For example, if a customer had 10 checks to deposit, they would be entered individually in the ledger for auditing, tracking, budget management, and other reasons. However, when the deposit is made at the financial institution, one deposit entry is entered in the account for the deposit. When the customer is reconciling the account, the bank statement contains a single deposit amount that does not match any deposit amount in the Quicken ledger. The customer must manually total the individual entries via calculator or hand calculation to 'determine which combination of multiple entries matches the single statement entry.

Solution

Create the concept of "Transaction Groups". The user, when entering the individual checks in the previous example, would be aware that that all of these checks were going to be deposited at one time and therefore would ultimately appear as a single entry on the bank statement. The user would be able to 'swipe select' or use any accepted form of multi-select to select these deposit entries in the ledger. A "Group Selected Entries" option would be selected that would persistently keep a record of the items in the group. A location on the ledger would be provided to display the total financial amount of the transactions in each group. The particular implementation could vary. Plus other uses may be determined in the future for grouping of transactions other than to solve the stated reconciliation problem.

Evaluation Questions

If this problem has been solved before, how was it solved?

Manual effort on the part of the user.

Why is your solution better?

More information is maintained by the application, reducing time and effort for reconcilation of the account.

Who outside of IBM (competitors) would want to use your solution?

Quicken, MicroSoft Money, Minding Your Money, Integrion, other personal finance managers.

How could IBM discover that competitors were using your solution?

Visually.
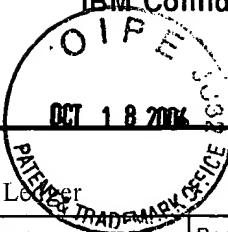
Title of Invention *(Short & Descriptive)*			
Grouping Selected Transactions in Account Ledger			

Disclosure No.	Functional Manager	Receiving Date	Receiving Time
AT897-0290	J. SIERRA	03/12/97	14:30:13

Patent Attorney	Evaluator	Evaluation Area
Jeffrey S. Labaw	NONE	66

Inventor	Emp.Serial	Div./Dept.	Bldg. or Zip	Location	Tel.Number
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Area Code	Electronic Address	Manager's Name	Manager's Electronic Address
66	JMALCOLM at AUSNOTES	Mark Fantacone	MARKF at AUSNOTES

Table 1. Critical Dates Information	
Date invention workable:	09/17/97
Used or Planned for product:	N
If so, Product Name?	
Release?	
Announce Date?	
Public Demonstration or Use:	N
If so, When?	
Where?	
Disclosed to Non-IBMers:	N
If so, When?	
Where?	
CDA in place?	
Use in Manufacturing:	N
If so, When?	
Where?	
Product Name?	

The entire delay in filing a Request for a Continued Examination from the due date until the filing of a grantable petition pursuant to 37 C.F.R. 1.137(a) was unintentional. Applicant submits herewith a Request for Continued Examination and a Declaration Under 37 C.F.R. § 1.131. Applicant hereby requests the revival of the present Application. Early action on this petition is respectfully requested.

A check in the amount of $1330.00 for the petition fee is enclosed herewith. No additional fee is deemed necessary; however, if an additional fee is necessary for the continued prosecution of this application, please charge the fee to Deposit Account No. 50-3083.

Respectfully submitted,
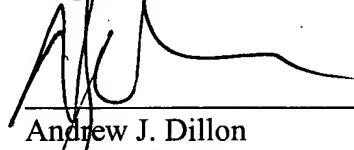
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32-61-1110

10/12/2004

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ORDER OF Commissioner for Patents

$ 1,330.00

One Thousand, Three Hundred Thirty & No/100 Dollars

DOLLARS

MEMO Filing Fee

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